

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY
PENNSYLVANIA

DISCOVER BANK

No. 05-1837-CD

Plaintiff

C/O WOLPOFF & ABRAMSON, L.L.P.
4660 TRINDLE ROAD, 3rd FLOOR
CAMP HILL, PA 17011

Type of Case: Contract

Type of Pleading:

VS.

Filed on Behalf of: Plaintiff

VALERIE E TONEY
Defendant(s)


VALERIE E TONEY
25 CARDINAL DR
DU BOIS PA 15801

FILED
m/2:16 4m
NOV 23 2005
Att'y pd \$85.00
icc Att'y Doyle
icc Shiff

William A. Shaw
Prothonotary

Date:

11/18/05


Amy F. Doyle #87062 / Daniel F. Wolfson #20617
Philip C. Warholc #86341 / Andrew C. Spears #87737
David R. Galloway #87326 / Tonilyn M. Chippie #87852
Bruce H. Cherkis #18837 / Ronald S. Canter #94000
Ronald M. Abramson #94266
WOLPOFF & ABRAMSON, L.L.P.
Attorneys in the Practice of Debt Collection
4660 Trindle Road, 3rd Floor
Camp Hill, PA 17011
Telephone: (717) 303-6700
Counsel for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DISCOVER BANK
Plaintiff

No.

VS

CIVIL ACTION - LAW

VALERIE E TONEY
Defendant(s)

NOTICE

You have been sued in Court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this Complaint and Notice are served, by entering a written appearance personally or by an attorney and filing in writing with the Court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so, the case may proceed without you and a judgment may be entered against you by the Court without further notice for any money claimed or any other claim or relief requested by the Plaintiff. You may lose money or property rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET HELP. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

Clearfield County Courthouse
David S. Meholic, Court Administrator 230 East Market Street
Clearfield, PA 16830-
814-765-2641

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DISCOVER BANK
Plaintiff

No.

VS

CIVIL ACTION - LAW

VALERIE E TONEY
Defendant(s)

AVIOS PARA DEFENDER

USTED HA SIDO DEMANDADO/A EN LA CORTE. Si usted desea defender conta la demanda puestas en las siguientes paginas, usted tienen que tomar acción dentro veinte (20) dias después que esta Demanda y Aviso es servido, con entrando por escrito una apariencia personalmente o por un abogado y archivando por escrito con la Corte sus defensas o objeciones a las demandas puestas en esta contra usted. Usted es advertido que si falla de hacerlo el caso puede proceder sin usted y un juzgamiento puede ser entrado conta usted por la Corte sin mas aviso por cualquier dinero reclamado en la Demanda o por cualquier otro reclamo o alivio solicitado por Demandante. Usted puede perder dinero o propiedad o otros derechos importante para usted.

USTED DEBE LLEVAR ESTE PAPEL A SU ABOGADO ENSEGUIDA. SI USTED NO TIENE UN ABOGADO, VAYA O LLAME POR TELEFONO LA OFICINA FIJADA AQUI ABAJO. ESTA OFICINA PUEDE PROVEERE CON INFORMACION DE COMO CONSEGUIR UN ABOGADO.

SI USTED NO PUEDE PAGARLE A UN ABOGADO, ESTA OFICINA PUEDE PROVEERE INFORMACION ACERCA AGENCIAS. QUE PUEDAN OFRECER SERVICIOS LEGAL A PERSONAS ELIGIBLE AQ UN HONORARIO REDUCIDO O GRATIS.

Clearfield County Courthouse
David S. Meholick, Court Administrator 230 East Market Street
Clearfield, PA 16830-
814-765-2641

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DISCOVER BANK

No.

Plaintiff

VS

CIVIL ACTION - LAW

VALERIE E TONEY

Defendant(s)

COMPLAINT

AND NOW, comes the Plaintiff, by and through its attorneys and the law firm of Wolpoff & Abramson, LLP, and files this Complaint and in support avers as follows:

1. Plaintiff, Discover Bank, 3311 Mill Meadow Drive Hilliard, OH 43026- is a business entity doing business within the Commonwealth of Pennsylvania and the other states of the United States.
2. Defendant, Valerie E Toney, is an adult individual with a last known address of 25 Cardinal Dr Du Bois, Clearfield County, PA 15801.
3. It is averred that Defendant(s) was/were issued an open end credit card account.
4. At all relevant times material hereto, Defendant(s) have/has used said charge card for the purchase of products, goods and/or for obtaining services.
5. Plaintiff provided Defendant(s) with copies of the Statement of Accounts showing all debits and credits for transactions on the aforementioned credit card account to which there was no bona fide objection by Defendant(s). A true and correct copy of the Statement of Account is attached hereto, incorporated herein and marked as Exhibit "A".

6. As of the date of this Complaint, the remaining balance due, owing and unpaid on Defendant's credit card account as a result of the charges made by said Defendant(s) and/or any authorized users is the sum of \$10,323.24.

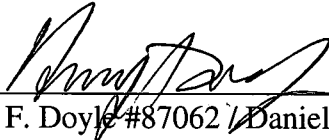
7. Despite reasonable and repeated demands for payment, Defendant(s) has/have refused and continue to refuse to pay all sums due and owing on the aforementioned account balance, all to the damage and detriment of the Plaintiff.

8. The amount in controversy is within the jurisdictional amount requiring compulsory arbitration.

WHEREFORE, Plaintiff respectfully requests this Honorable Court enter Judgment in favor of the Plaintiff and against Defendant(s) in the amount of \$10,323.24, plus costs of this action and any other relief as this Court deems just and reasonable.

Respectfully Submitted,

Date: 11/16/05


Amy F. Doyle #87062 / Daniel F. Wolfson #20617
Philip C. Warholic #86341 / Andrew C. Spears #87737
David R. Galloway #87326 / Tonilyn M. Chippie #87852
Bruce H. Cherkis #18837 / Ronald S. Canter #94000
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WOLPOFF & ABRAMSON, L.L.P.
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4660 Trindle Road, 3rd Floor
Camp Hill, PA 17011
Telephone: (717) 303-6700
Counsel for Plaintiff

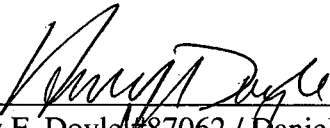
VERIFICATION

The undersigned hereby states that they are the attorney for the Plaintiff who is located outside of this jurisdiction and in order to file the within document in an expedient and timely manner, they are authorized to take this verification on behalf of said Plaintiff in the within action and verifies that the statements made in the foregoing Pleading are true and correct to the best of their knowledge, information, and belief, based upon information provided by the Plaintiff.

The undersigned understands that false statements herein are made subject to the penalties of 18 Pa.C.S. Section 4904, relating to unsworn falsification to authorities.

Date: _____

11/18/05



Amy F. Doyle #87062 / Daniel F. Wolfson #20617
Philip C. Watholic #86341 / Andrew C. Spears #87737
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4660 Trindle Road, 3rd Floor
Camp Hill, PA 17011
Telephone: (717) 303-6700
Counsel for Plaintiff

Exhibit "A"

File Number 145347701 Media Number 05223006247 Account Number 6011300120654932
 PROVIDER DISCOVER CARD/TITANIUM CARD

CLIENT NO 001848 Discover Financial Services ACCT#6011300120654932

ACCOUNT#-----60CHG OFF AMT-\$10,323.24 CHG OFF DATE-04/30/04
 INT RATE-----0000 LAST INT DATE-
 CHG OFF RSN--0000 ACCT STATUS--438

***** PRIMARY DEBTOR *****

LAST NAME-----TONEY FIRST NAME--VALERIE E
 DOB----- TITLE--

== == HOME INFORMATION == == == WORK INFORMATION == == ==
 HOME PHONE#- (576) 200-0000 HM PH FLG- WORK PHONE#-000-0000 WK PH FLG-N
 HOME ADDR1--25 CARDINAL DR EMPLOYER----

ADDR2

CITY/STDU BOIS PA 58018-7180

RECORD-TYPE-A

LOAN-TYPE TITN

ATTRNY CD --

DEALER CODE--

ASSOC COST---\$.00

CUR BAL-----\$10,323.24

COMMENT DATE-03/24/05

LST COMMENT--RETURNED TO IN-HOUSE RECOVERY FROM ATTNY

NET PRIN---00103232D NET ASSC COST-000000000{ NET INTER--000000000{
 SECOND NAME-- MTHLY INCOME-\$.00 OTHER INCOME-\$.00
 MTHLY PYMT---\$.00 OTHER OBLIG--\$.00 RENT CODE----
 RCVRY SCORE--0154 LSTPYMT DATE-03/25/04
 LSTCONT DATE- ADDR FLAG-----Y
 CUST ID-SSN-XXX-XX-7960
 PARNT ORG CD-MR01 AGENCY CODE--2U35 FORMAT CODEA-B
 U20 CRD LIMIT--001000000 U18-CAS-ADV OUT--000500000 U01 EXT STAT CD--Z
 U25 CB RPT IND--3 BANK ACCT NO-----6011300120647183
 TERM LEVEL BRAND TYPE---14DC

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101033
NO: 05-1837-CD
SERVICE # 1 OF 1
COMPLAINT

PLAINTIFF: DISCOVER BANK
vs.
DEFENDANT: VALERIE E. TONEY

SHERIFF RETURN

NOW, December 02, 2005 AT 11:35 AM SERVED THE WITHIN COMPLAINT ON VALERIE E. TONEY DEFENDANT AT 25 CARDINAL DR., DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO VALERIE E. TONEY, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: COUDRIET /

FILED
01/22/2006
MAR 02 2006

William A. Shaw
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	WOLPOFF	3864	10.00
SHERIFF HAWKINS	WOLPOFF	3850	36.43

Sworn to Before Me This

_____ Day of _____ 2006

So Answers,

Chester A. Hawkins
by Marilyn Harper

Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DISCOVER BANK

No. 051837CD

Plaintiff

VS

CIVIL ACTION - LAW

VALERIE E TONEY

Defendant(s)

PRAECIPE FOR JUDGMENT

Please enter Judgment in favor of Plaintiff and against Defendant(s), VALERIE E TONEY, for want of ANSWER TO COMPLAINT.

(X)	Amount due	\$10,323.24
	Less credits	\$
	TOTAL	\$10,323.24, plus interest and costs


(X) I certify that the foregoing assessment of damages is for specified amounts alleged to be due in the complaint and is calculable as a sum certain from the complaint.

(X) Pursuant to Pa.R.C.P. 237 (Notice of Praecipe for final judgment or decree), I certify that a copy of this praecipe has been mailed to each other party who has appeared in the action or to his/her Attorney of Record.

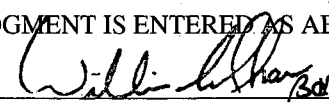
(X) Pursuant to Pa.R.C.P. 237.1, I certify that written notice of the intention to file this praecipe was mailed or delivered to the party against whom judgment is to be entered and to his/her Attorney of Record, if any, after the default occurred and at least ten days prior to the date of the filing of this praecipe and a copy of the notice is attached.

Date:

5/30/06


Amy F. Doyle #87062 / Daniel F. Wolfson #20617
Philip C. Warholc #86341 / ~~Andrew C. Spears~~ #87737
David R. Galloway #87326 / Tonilyn M. Chippie #87852
Sarah E. Ehasz #86469 / Robert N. Polas, Jr. #201259
Bruce H. Cherkis #18837 / Ronald S. Canter #94000
Ronald M. Abramson #94266
WOLPOFF & ABRAMSON, L.L.P.
Attorneys in the Practice of Debt Collection
4660 Trindle Road, 3rd Floor
Camp Hill, PA 17011
Telephone: (717) 303-6700
Counsel for Plaintiff

NOW, June 8, 2006, JUDGMENT IS ENTERED AS ABOVE.



Prothonotary/Clerk, Civil Division

By: _____

Deputy

FILED 1CCB Notice
to Def.
7/11:41/06
JUN 08 2006 Statement to
Attg

William A. Shaw
Prothonotary/Clerk of Courts

Attg pd. 20.00


IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DISCOVER BANK

No. 051837CD

Plaintiff

VS

CIVIL ACTION - LAW

VALERIE E TONEY

Defendant(s)

CERTIFICATE OF RESIDENCE
PA. R.C.P. 236


I, hereby certify that the precise residence of Plaintiff is:

Discover Bank
3311 Mill Meadow Drive
Hilliard OH 43026

and certify that the last known address of the within Defendant(s) is:

Valerie E Toney
25 Cardinal Dr
Du Bois PA 15801

Date: 5/30/06



Amy F. Doyle #87062 / Daniel F. Wolfson #20617
Philip C. Warholic #86341 / ~~Andrew C. Spears #87737~~
David R. Galloway #87326 / Tonilyn M. Chippie #87852
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4660 Trindle Road, 3rd Floor
Camp Hill, PA 17011
Telephone: (717) 303-6700
Counsel for Plaintiff

MAIN OFFICE

TWO IRVINGTON CENTRE
702 KING FARM BLVD., ROCKVILLE, MD 20850

REGIONAL OFFICES

10605 JUDICIAL DR., BLDG. A-5, FAIRFAX, VA 22030
1108 E. MAIN ST., STE. 1003, RICHMOND, VA 23216
3122 GREENWICH RD., VIRGINIA BEACH, VA 23462
319 N. MARKET ST., STE. 1300, WILMINGTON, DE 19899
1 VALLEY BANK BLDG., BOX 1226, CLARKSBURG, WV 26302
1660 TRINDLE ROAD, 3RD FLOOR, CAMP HILL, PA 17011
28632 ROADSIDE DR., STE. 265, AGOURA HILLS, CA 91301
39500 HIGH POINTE BLVD., STE. 250, NOVI, MI 48375
300 CANAL VIEW BLVD., ROCHESTER, NY 14623
3215 N. O'CONNOR BLVD., STE. 1060, LAS COLINAS, TX 75039
180 GLASTONBURY BLVD., GLASTONBURY, CT 06033
210 INTERSTATE NORTH PKWY., STE. 700, ATLANTA, GA 30339
301 CARLSON PKWY., STE. 303, MINNETONKA, MN 55435

WOLPOFF & ABRAMSON, L.L.P.

Attorneys in the Practice of Debt Collection
(A National Collection Attorney Network Firm)

4660 TRINDLE ROAD
3RD FLOOR
CAMP HILL, PA 17011

717-303-6700

OUTSIDE THE CAMP HILL LOCAL AREA
(TOLL FREE)
1-800-758-0675

FACSIMILE 717-737-9051

PLEASE DIRECT ALL INQUIRIES TO THE CAMP HILL OFFICE

May 9 2006

VALERIE E TONEY
25 CARDINAL DR
DU BOIS, PA 15801

COPY

**NATIONAL COLLECTION ATTORNEY NETWORK
AFFILIATED FIRM LOCATIONS (NOT REGIONAL
OFFICES OF WOLPOFF & ABRAMSON, L.L.P.)***

BIRMINGHAM, ALABAMA	CEDAR KNOLLS, NEW JERSEY
ANCHORAGE, ALASKA	RALEIGH, NORTH CAROLINA
PHOENIX, ARIZONA	FARGO, NORTH DAKOTA
CABOT, ARKANSAS	CLEVELAND, OHIO
ENGLEWOOD, COLORADO	OKLAHOMA CITY, OKLAHOMA
FT. LAUDERDALE, FLORIDA	EUGENE, OREGON
HONOLULU, HAWAII	PROVIDENCE, RHODE ISLAND
BOISE, IDAHO	COLUMBIA, SOUTH CAROLINA
CHICAGO, ILLINOIS	KNOXVILLE, TENNESSEE
MERRILLVILLE, INDIANA	SANDY, UTAH
KANSAS CITY, KANSAS	MILWAUKEE, WISCONSIN
LEXINGTON, KENTUCKY	RAWLINS, WYOMING
METairie, LOUISIANA	
ST. LOUIS, MISSOURI	
GREAT FALLS, MONTANA	
OMAHA, NEBRASKA	
LAS VEGAS, NEVADA	
MANCHESTER, NEW HAMPSHIRE	

* The National Collection
Attorney Network is an
affiliation of separate law firms

W&A Hours of Operation:
8 a.m.-5:30 p.m. ET M-F

W&A File No. 145347701

RE: DISCOVER BANK
vs. VALERIE E TONEY

Dear Valerie E Toney:

Enclosed herein please find a 10-Day Notice pursuant to Rule 237.1 of the
Pennsylvania Rules of Civil Procedure.

Sincerely,



Amy F. Doyle #87062 / Daniel F. Wolfson #20617
Philip C. Warholc #86341 / Andrew C. Spears #87737
David R. Galloway #87326 / Tonilyn M. Chippie #87852
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Attorneys in the Practice of Debt Collection
4660 Trindle Road, 3rd Floor
Camp Hill, PA 17011
Telephone: (717) 303-6700
Counsel for Plaintiff

Enclosure

cc: Valerie E Toney

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

DISCOVER BANK

NO. 051837CD

Plaintiff

vs.

CIVIL ACTION - LAW

VALERIE E TONEY

Defendant(s)

TO: VALERIE E TONEY
25 CARDINAL DR
DU BOIS PA 15801

DATE OF NOTICE: May 9, 2006

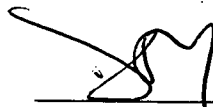
IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

CLEARFIELD COUNTY COURTHOUSE
DAVID S. MEHOLICK, COURT ADMINISTRATOR
230 EAST MARKET STREET
CLEARFIELD PA 16830-



Amy F. Doyle #87062 / Daniel F. Wolfson #20617
Philip C. Warholic #86341 / Andrew C. Spears #87737
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Telephone: (717) 303-6700
Counsel for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DISCOVER BANK

No. 051837CD

Plaintiff

VS

CIVIL ACTION - LAW

VALERIE E TONEY

Defendant(s)

AFFIDAVIT OF NON-MILITARY SERVICE

COMMONWEALTH OF PENNSYLVANIA :

COUNTY OF CUMBERLAND :

The undersigned counsel, being duly sworn according to law, depose and say that I am the Attorney for the Plaintiff in the above-captioned matter, and that to the best of my knowledge, information and belief Defendant, Valerie E Toney, above-named, is over 21 years of age; is last known to reside at 25 Cardinal Dr Du Bois, County of Clearfield, Pennsylvania; is not in the military service of the United States or its Allies, or otherwise within the provisions of the Servicemembers Civil Relief Act and its Amendments.

Date: 5/30/06

C
Amy F. Doyle #87062 / Daniel F. Wolfson #20617
Philip C. Warholic #86341 / ~~Andrew C. Spears~~ #87737
David R. Galloway #87326 / Tonilyn M. Chippie #87852
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4660 Trindle Road, 3rd Floor
Camp Hill, PA 17011
Telephone: (717) 303-6700
Counsel for Plaintiff

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

Kimberly L. Eisenhauer, Notary Public
Hampden Twp., Cumberland County
My Commission Expires Nov. 17, 2009

Member, Pennsylvania Association of Notaries

SWORN and SUBSCRIBED to before me this 30 day of May, 2006.

Kimberly L. Eisenhauer
Notary Public

W & A File No. 145347701

W&A File No. 145347701

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DISCOVER BANK

No. 051837CD

Plaintiff

VS

CIVIL ACTION - LAW

VALERIE E TONEY

Defendant(s)

NOTICE OF JUDGMENT

(x) Notice is hereby given that a Judgment in the above-captioned matter has been entered against you in the amount of \$10,323.24, plus interest, on June 8, 2006.

(x) A copy of all documents filed with the Prothonotary in support of the within judgment is/are attached.

By: William L. Hays

If you have any questions regarding this Notice, please contact the filing party.

Date: 5/30/06

Amy F. Doyle #87062 / Daniel F. Wolfson #20617
Philip C. Warholc #86341 / ~~Andrew C. Spears~~ #87737
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Camp Hill, PA 17011
Telephone: (717) 303-6700
Counsel for Plaintiff

This Notice is given in accordance with Pa.R.C.P. 236.)

NOTICE SENT TO: Valerie E Toney
25 Cardinal Dr
Du Bois PA 15801

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY ,
PENNSYLVANIA
STATEMENT OF JUDGMENT

Copy

Discover Bank
Plaintiff(s)

No.: 2005-01837-CD

Real Debt: \$10,323.24

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Valerie E. Toney
Defendant(s)


Entry: \$20.00

Instrument: Default Judgment

Date of Entry: June 8, 2006

Expires: June 8, 2011

Certified from the record this 8th day of June, 2006.



William A. Shaw, Prothonotary

SIGN BELOW FOR SATISFACTION

Received on _____, _____, of defendant full satisfaction of this Judgment,
Debt, Interest and Costs and Prothonotary is authorized to enter Satisfaction on the same.

Plaintiff/Attorney